



## IAPD Report

# ROBERT HENRY PFAHL

CRD# 2668961

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 6



When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



## **IAPD Information About Representatives**

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

### **What is included in a IAPD report?**

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

### **Where did this information come from?**

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

### **How current is this information?**

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

### **Need help interpreting this report?**

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

### **What if I want to check the background of an Individual Broker or Brokerage Firm?**

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

### **Are there other resources I can use to check the background of investment professionals?**

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



## Report Summary

### ROBERT HENRY PFAHL (CRD# 2668961)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **06/11/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CETERA WEALTH SERVICES, LLC	CRD# 13572	08/12/2019
<b>IA</b>	VICUS CAPITAL, INC.	CRD# 116021	08/30/2019

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **1** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

**Note:** Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

### REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
<b>IA</b>	USI ADVISORS	108113	State College, PA	05/19/2017 - 06/28/2019
<b>B</b>	USI SECURITIES, INC.	43793	GLASTONBURY, CT	05/19/2017 - 06/28/2019
<b>B</b>	CETERA ADVISOR NETWORKS LLC	13572	STATE COLLEGE, PA	09/03/2013 - 05/23/2017

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

### DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative?

**No**



## Qualifications

### REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with 1 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **VICUS CAPITAL, INC.**  
Main Address: 476 ROLLING RIDGE DRIVE  
SUITE 315  
STATE COLLEGE, PA 16801  
Firm ID#: 116021

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	08/30/2019

#### Branch Office Locations

**VICUS CAPITAL, INC.**  
476 Rolling Ridge Drive  
Suite 315  
State College, PA 16801

#### Employment 2 of 2

Firm Name: **CETERA WEALTH SERVICES, LLC**  
Main Address: 2301 ROSECRANS AVE #5100  
EL SEGUNDO, CA 90245  
Firm ID#: 13572

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/12/2019
B	FINRA	General Securities Principal	Approved	08/28/2019
B	Pennsylvania	Agent	Approved	08/12/2019

#### Branch Office Locations

**CETERA ADVISOR NETWORKS LLC**  
476 ROLLING RIDGE DR STE 333  
STATE COLLEGE, PA 16801



## Qualifications



### PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

**This individual has passed 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	08/28/2019

#### General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	02/13/2012
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/06/1995

#### State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	03/15/2012
B	Uniform Securities Agent State Law Examination (S63)	Series 63	11/30/1995



### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

#### Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	05/19/2017 - 06/28/2019	USI ADVISORS	CRD# 108113	State College, PA
B	05/19/2017 - 06/28/2019	USI SECURITIES, INC.	CRD# 43793	GLASTONBURY, CT
B	09/03/2013 - 05/23/2017	CETERA ADVISOR NETWORKS LLC	CRD# 13572	STATE COLLEGE, PA
IA	03/23/2012 - 05/19/2017	VICUS CAPITAL, INC.	CRD# 116021	STATE COLLEGE, PA
B	02/14/2012 - 09/03/2013	WALNUT STREET SECURITIES, INC.	CRD# 15840	STATE COLLEGE, PA
B	09/11/2002 - 11/26/2007	OPPENHEIMERFUNDS DISTRIBUTOR, INC.	CRD# 7834	BOSTON, MA
B	09/22/2000 - 08/26/2002	ARIS SECURITIES COMPANY	CRD# 31256	MAYFIELD HEIGHTS, OH
B	11/07/1995 - 02/26/1999	KEYSTONE BROKERAGE, INC.	CRD# 17445	WILLIAMSPORT, PA

### EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2024 - Present	Acorn Retirement Advisors, LLC	Owner/Financial Professional	Y	State College, PA, United States
08/2019 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REP	Y	EL SEGUNDO, CA, United States
07/2019 - Present	Vicus Capital, Inc. (Formerly PFG Financial Advisors)	Senior Compliance Associate	Y	State College, PA, United States
05/2021 - 04/2024	ROBERT PFAHL	SOLE PROPRIETOR ;	Y	STATE COLLEGE, PA, United States
06/2019 - 07/2019	UNEMPLOYED	OTHER - BETWEEN JOBS/TRAVEL	N	State College, PA, United States
05/2017 - 06/2019	USI ADVISORS	INVESTMENT ADVISOR REPRESENTATIVE	Y	GLASTONBURY, CT, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2017 - 06/2019	USI CONSULTING GROUP	CONSULTANT	Y	GLASTONBURY, CT, United States
05/2017 - 06/2019	USI SECURITIES	REGISTERED REPRESENTATIVE	Y	GLASTONBURY, CT, United States
09/2013 - 05/2017	CETERA ADVISOR NETWORKS LLC	REGISTERED REP.	Y	EL SEGUNDO, CA, United States
03/2012 - 05/2017	VICUS CAPITAL, INC. (FORMERLY PFG FINANCIAL ADVISORS)	INVESTMENT ADVISOR REPRESENTATIVE	Y	STATE COLLEGE, PA, United States
11/2011 - 05/2017	THE HARTMAN GROUP	PORTFOLIO ANALYST/CONSULTANT	Y	STATE COLLEGE, PA, United States

### OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

(1) NAME OF OTHER BUSINESS: VICUS CAPITAL INC- CRD#116021

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: ADVISORY SERVICES

POSITION/TITLE/RELATIONSHIP: INVESTMENT ADVISORY REPRESENTATIVE / OSJ MANAGER

START DATE: 05 / 2021

APX NUMBER OF HOURS PER WEEK: 40

APX NUMBER OF HOURS DURING TRADING HOURS: 32.5

BRIEF DESCRIPTION OF DUTIES: FINANCIAL PLANNING AND ASSET MANAGEMENT, 3RD PARTY MONEY MANAGER

(2) NAME OF OTHER BUSINESS: PARTNERS FINANCIAL GROUP

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: PROVIDE COMPLIANCE SUPPORT TO CHIEF COMPLIANCE OFFICER

POSITION/TITLE/RELATIONSHIP: COMPLIANCE ASSOCIATE

START DATE: 8/2019

APX NUMBER OF HOURS PER WEEK: 40

APX NUMBER OF HOURS DURING TRADING HOURS: 40

BRIEF DESCRIPTION OF DUTIES: COMPLIANCE ASSOCIATE

(3) NAME OF OTHER BUSINESS: N/A, INVESTMENT RELATED: NO ADDRESS: SAME AS RESIDENTIAL ADDRESS, NATURE OF BUSINESS: ESTATE UPON DEATH, POSITION/TITLE/RELATIONSHIP: EXECUTOR START DATE: 7/19 APX NUMBER OF HOURS PER WEEK: LESS THAN 1 HOUR A WEEK APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1 HOUR A WEEK BRIEF DESCRIPTION OF DUTIES: EXECUTOR FOR MOTHER IN-LAW;

(4) NAME OF OTHER BUSINESS: N/A, INVESTMENT RELATED: NO ADDRESS: SAME AS RESIDENTIAL ADDRESS, NATURE OF BUSINESS: ESTATE UPON DEATH, POSITION/TITLE/RELATIONSHIP: EXECUTOR START DATE: 7/19 APX



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

NUMBER OF HOURS PER WEEK: LESS THAN 1 HOUR A WEEK APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1 HOUR A WEEK BRIEF DESCRIPTION OF DUTIES: EXECUTOR OF SISTER IN-LAW'S ESTATE;

(5) NAME OF OTHER BUSINESS: N/A, INVESTMENT RELATED: NO ADDRESS: SAME AS RESIDENTIAL ADDRESS, NATURE OF BUSINESS: CO-TRUSTEE, POSITION/TITLE/RELATIONSHIP: CO-TRUSTEE START DATE: 7/19 APX NUMBER OF HOURS PER WEEK: LESS THAN 1 HOUR A WEEK APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1 HOUR A WEEK BRIEF DESCRIPTION OF DUTIES: CO-TRUSTEE OF MOTHER IN-LAW'S SPECIAL NEEDS TRUST;

(6) NAME OF OTHER BUSINESS: ACORN RETIREMENT ADVISORS, LLC ;  
INVESTMENT RELATED: YES  
ADDRESS: SAME AS REGISTERED LOCATION ;  
NATURE OF BUSINESS: FINANCIAL SERVICES ;  
START DATE: 04/2024 ;  
POSITION/TITLE/RELATIONSHIP: OWNER/FINANCIAL PROFESSIONAL ;  
APX NUMBER OF HOURS PER WEEK: 10 ;  
APX NUMBER OF HOURS DURING TRADING HOURS: 3 ;  
BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL SERVICES;

(7) NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES;  
INVESTMENT RELATED: YES;  
ADDRESS: SAME AS REGISTERED LOCATION;  
NATURE OF BUSINESS: FIXED INSURANCE;  
START DATE: 1/2022;  
APX NUMBER OF HOURS PER WEEK: 1;  
APX NUMBER OF HOURS DURING TRADING HOURS: 1;  
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT  
BRIEF DESCRIPTION OF DUTIES: SELLS LIFE, DISABILITY, AND FIXED ANNUITIES;

8) NAME OF OTHER BUSINESS: CENTRE REGION ESTATE PLANNING COUNCIL;  
INVESTMENT RELATED: NO;  
ADDRESS: 210 W HAMILTON AVE, STE 314, STATE COLLEGE, PA 16801;  
NATURE OF BUSINESS: BOARD;  
START DATE: 1/2024;  
POSITION/TITLE/RELATIONSHIP: ELECTED BOARD MEMBER;  
APX NUMBER OF HOURS PER WEEK: 1;  
APX NUMBER OF HOURS DURING TRADING HOURS: 1;  
BRIEF DESCRIPTION OF DUTIES: BOARD MEMBER - NETWORKING AND EDUCATION ORGANIZATION FOR ESTATE PLANNING PROFESSIONALS;





## End of Report

This page is intentionally left blank.